

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ronald Dwight Lord Sr.
Mary Louise Lord**
Debtor(s)

Bankruptcy Case No.: 15-11373-TPA
Related to Docket No. 83
Chapter: 13
Docket No.: 84 - 83
Concil. Conf.: 4/7/20 at 10:30 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **February 28, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 20, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **4/7/20 at 10:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 14, 2020

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald Dwight Lord, Sr.
 Mary Louise Lord
 Debtors

Case No. 15-11373-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: 213

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db/jdb +Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618,
 Conneaut Lake, PA 16316-2632
 cr +Wilmington Savings Fund Society, FSB, as trustee o, Aldridge Pite, LLP, P.O. Box 17933,
 4375 Jutland Drive, Suite 200, San Diego, CA 92117-3600
 14157967 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 14157968 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
 (address filed with court: Cfc Deficiency Recovery, 5225 Crooks Road, Suite 140,
 Troy, MI 48098)
 14231764 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 14157969 CitiFinancial, 300 Saint Paul Plaza, Baltimore, MD 21202
 14157970 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14166780 +Commonwealth Financial Systems Inc, 245 Main Street, Dickson City, PA 18519-1641
 14157972 +Creditech, 50 North 7th Street, Bangor, PA 18013-1791
 14978614 +Elizon Master Participation Trust I,, U.S. Bank Trust National Association,,
 as Owner Trustee, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
 14157973 +Harry's Auto Sales, 14476 Conneaut Lake Road, Meadville, PA 16335-8288
 15114131 Select Portfolio Servicing, Inc.,, as servicer for U.S. Bank Trust Nat'l,
 Assoc as Trustee for GIFM Holdings Trust, Remittance Processing, P.O. Box 65450,
 Salt Lake City, UT 84165-0450
 14157977 Td Auto Finance, 27777 Franklin Road, Farmington Hills, MI 48334
 14738678 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 14157978 +Windstream Communications, Attn: Alice Peace, 2 North Main Street,
 Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 14157971 E-mail/Text: rkiser@co.crawford.pa.us Jan 15 2020 03:08:07 Crawford County Tax Claim Bureau,
 Court House, 903 Diamond Square, Meadville, PA 16335-2694
 14157974 +E-mail/Text: egssupportservices@alorica.com Jan 15 2020 03:08:08 NCO Financial Systems,
 Attention: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308
 14185648 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 15 2020 03:07:46
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
 Harrisburg P A 17128-0946
 14157976 +E-mail/Text: bankruptcy@sw-credit.com Jan 15 2020 03:07:53 Southwest Credit System,
 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiFinancial Servicing, LLC
 cr CitiFinancial Servicing, LLC
 cr Elizon Master Participation Trust I, U.S. Bank Tru
 cr SN SERVICING CORP. as servicer for Elizon Master P
 cr U.S. Bank Trust National Association as Trustee fo
 14157975 ##+Santander Consumer Usa, 8585 North Stemmons Freeway Suite 1100-N, Dallas, TX 75247-3822
 TOTALS: 5, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar
Form ID: 213

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Total Noticed: 19

Date Rcvd: Jan 14, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor SN SERVICING CORP. as servicer for Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Christopher M. McMonagle on behalf of Creditor Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel P. Foster on behalf of Debtor Ronald Dwight Lord, Sr. dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor SN SERVICING CORP. as servicer for Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor CitiFinancial Servicing, LLC jill@pkallc.com, chris.amann@pkallc.com; nick.bracey@pkallc.com; samantha.gonzalez@pkallc.com; harry.reese@pkallc.com; mary.raynor-paul@pkallc.com; sarah.mccaffery@powerskirn.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11